

Tier 1 Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	18.9	25.7	26.3	17.3	32.0
Second Quintile	15.7	18.2	17.6	15.3	17.7
Third Quintile	12.0	16.1	14.8	14.5	15.5
Fourth Quintile		14.5	13.7	13.4	14.0
Fifth Quintile		12.3	11.6	11.7	11.8
Total	18.2	17.7	16.1	14.4	14.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into three or four equal sized groups.

Total Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	20.2	26.9	27.6	18.7	33.2
Second Quintile	16.9	19.5	18.9	16.6	19.0
Third Quintile	13.3	17.4	16.0	16.0	16.7
Fourth Quintile		15.8	14.9	14.8	15.3
Fifth Quintile		13.5	12.8	13.1	13.0
Total	19.5	18.9	17.3	15.6	16.2

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into three or four equal sized groups.

Equity Capital / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	15.0	18.9	17.6	15.9	20.3
Second Quintile	11.9	13.4	13.5	14.1	13.6
Third Quintile	7.9	11.8	11.8	12.5	11.9
Fourth Quintile		10.7	10.7	10.7	10.6
Fifth Quintile		9.1	8.7	8.7	8.7
Total	13.4	13.9	12.4	13.4	13.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into three or four equal sized groups.

Tangible Equity Capital / Tangible Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	14.9	18.8	16.7	13.6	19.5
Second Quintile	11.8	13.1	12.5	12.4	12.9
Third Quintile	7.9	11.5	11.3	10.8	11.4
Fourth Quintile		10.5	10.3	9.7	10.3
Fifth Quintile		8.9	8.6	8.0	8.5
Total	13.3	12.9	11.8	10.8	11.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into three or four equal sized groups.

Commercial Real Estate Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	625.9	530.7	534.8	492.0	561.5
Second Quintile	315.0	429.9	417.8	389.6	422.3
Third Quintile	190.4	363.5	325.2	302.8	344.1
Fourth Quintile		297.2	278.1	226.1	282.6
Fifth Quintile		181.4	184.8	133.2	165.1
Total	307.6	334.7	320.0	240.1	262.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into three or four equal sized groups.

Construction and Land Development Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	45.2	57.1	60.3	26.0	56.7
Second Quintile	21.5	30.9	30.4	14.1	29.3
Third Quintile	5.8	18.5	18.0	9.1	16.9
Fourth Quintile		9.9	8.3	5.7	8.8
Fifth Quintile		2.1	2.2	3.3	2.0
Total	23.6	22.7	22.5	15.9	17.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into three or four equal sized groups.

Insider Loans / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	3.5	6.4	2.8	0.3	5.2
Second Quintile	0.8	2.9	0.9	0.1	2.0
Third Quintile	0.0	1.3	0.3	0.0	0.5
Fourth Quintile		0.1	0.0	0.0	0.0
Fifth Quintile		0.0	0.0	0.0	0.0
Total	2.4	1.7	0.7	0.1	0.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Crystal Ratio by Quintile*
[(Past Due Loans + Other Real Estate Owned)/(Capital + ALLL)]
State Chartered Commercial and Industrial Banks

As of March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	88.6	44.2	38.1	21.3	52.2
Second Quintile	42.0	22.2	21.7	13.5	22.3
Third Quintile	7.5	13.1	13.8	10.6	13.1
Fourth Quintile		5.9	8.9	8.0	7.5
Fifth Quintile		1.2	2.8	3.1	1.8
Total	38.5	16.1	16.3	9.8	11.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into three or four equal sized groups.

Noncurrent Loans & Leases / Total Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	9.8	7.0	6.5	2.7	7.4
Second Quintile	3.2	3.4	2.4	2.0	2.9
Third Quintile	1.5	1.6	1.5	1.7	1.7
Fourth Quintile		0.6	1.0	1.2	0.9
Fifth Quintile		0.0	0.3	0.5	0.1
Total	5.4	2.4	2.1	1.4	1.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into three or four equal sized groups.

Total Past Due Loans & Leases / Total Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	10.7	8.6	7.4	3.6	8.7
Second Quintile	4.5	4.3	3.0	2.5	3.8
Third Quintile	1.7	2.2	2.2	2.4	2.3
Fourth Quintile		1.0	1.4	1.7	1.3
Fifth Quintile		0.1	0.5	0.6	0.3
Total	6.0	2.9	2.6	1.9	2.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Reserves for Loans / Noncurrent Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	168.2	∞	∞	273.2	∞
Second Quintile	97.1	430.2	200.0	170.4	247.5
Third Quintile	40.2	143.5	122.3	118.0	125.2
Fourth Quintile		80.7	86.9	89.3	81.6
Fifth Quintile		45.8	42.7	52.7	43.6
Total	61.1	98.6	98.8	110.8	106.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Loan Loss Reserve / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	4.2	4.4	3.5	2.7	4.2
Second Quintile	2.9	2.6	2.6	2.4	2.7
Third Quintile	2.3	2.0	2.1	1.7	2.1
Fourth Quintile		1.8	1.6	1.6	1.8
Fifth Quintile		1.4	1.0	1.0	1.3
Total	3.3	2.3	2.1	1.5	1.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into three or four equal sized groups.

Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	1.4	2.3	1.9	1.6	2.3
Second Quintile	0.5	0.9	1.1	1.4	1.0
Third Quintile	-1.2	0.7	0.8	1.2	0.8
Fourth Quintile		0.4	0.6	1.0	0.5
Fifth Quintile		0.0	-0.1	0.5	-0.2
Total	0.0	1.0	0.8	1.2	1.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into three or four equal sized groups.

Return on Equity by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	11.4	15.9	17.7	13.2	18.7
Second Quintile	2.5	7.2	9.2	11.7	8.5
Third Quintile	-13.7	5.1	6.9	9.6	6.0
Fourth Quintile		3.6	5.2	8.0	4.0
Fifth Quintile		0.0	-0.3	4.1	-2.0
Total	0.3	7.2	6.6	8.9	8.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into three or four equal sized groups.

Net Interest Margin by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	4.5	4.9	4.1	4.3	4.8
Second Quintile	4.0	3.9	3.6	3.8	3.9
Third Quintile	3.3	3.6	3.4	3.5	3.6
Fourth Quintile		3.3	3.2	3.1	3.2
Fifth Quintile		2.8	2.6	2.8	2.7
Total	4.0	3.7	3.4	3.4	3.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into three or four equal sized groups.

Efficiency Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	137.7	100.5	103.7	73.4	107.4
Second Quintile	101.1	86.5	77.8	62.6	84.0
Third Quintile	74.9	75.6	68.1	56.2	72.5
Fourth Quintile		68.1	58.2	49.4	64.2
Fifth Quintile		56.1	45.1	43.3	49.3
Total	99.0	75.5	71.0	56.6	60.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Loans & Leases / Deposit by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	96.0	101.9	100.7	102.5	103.6
Second Quintile	84.6	88.6	85.6	95.7	88.7
Third Quintile	74.5	78.3	78.0	82.7	79.7
Fourth Quintile		71.0	68.1	68.8	70.7
Fifth Quintile		55.9	50.5	51.5	54.5
Total	83.0	78.5	75.3	85.7	83.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into three or four equal sized groups.

Loans & Leases / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	79.0	81.7	81.3	79.4	81.7
Second Quintile	73.8	72.4	71.6	75.2	73.5
Third Quintile	62.6	66.0	64.4	66.6	66.3
Fourth Quintile		61.1	58.2	56.2	60.4
Fifth Quintile		48.4	42.6	42.7	45.3
Total	70.7	65.0	63.0	67.8	66.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into three or four equal sized groups.

Brokered Deposits / Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	3.0	14.0	10.5	6.3	12.3
Second Quintile	0.0	4.7	3.0	2.5	3.6
Third Quintile	0.0	0.5	0.9	0.3	0.4
Fourth Quintile		0.0	0.1	0.0	0.0
Fifth Quintile		0.0	0.0	0.0	0.0
Total	1.9	4.1	2.8	2.4	2.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into three or four equal sized groups.

Noninterest Bearing Deposits / Total Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	30.5	39.6	41.3	17.2	39.0
Second Quintile	17.8	29.8	18.1	8.2	26.2
Third Quintile	13.5	22.2	9.9	6.5	16.0
Fourth Quintile		13.3	7.6	5.0	8.9
Fifth Quintile		4.7	3.7	1.4	3.5
Total	22.6	21.3	14.5	7.3	9.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into three or four equal sized groups.

Pre-tax, Pre-provision Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	1.8	2.7	2.8	2.8	2.9
Second Quintile	0.3	1.4	1.8	2.0	1.7
Third Quintile	-1.3	1.0	1.4	1.9	1.2
Fourth Quintile		0.6	1.0	1.5	0.7
Fifth Quintile		0.0	-0.1	0.9	-0.2
Total	0.2	1.3	1.3	1.9	1.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into three or four equal sized groups.

FHLB Advances / Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	1.3	9.3	8.6	9.6	9.0
Second Quintile	0.0	3.3	3.5	4.1	3.2
Third Quintile	0.0	0.3	0.5	1.1	0.3
Fourth Quintile		0.0	0.0	0.1	0.0
Fifth Quintile		0.0	0.0	0.0	2.9
Total	0.9	2.5	2.2	4.1	3.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into three or four equal sized groups.